

ADDENDUM #1 TO SPEC. 07-235

Voluntary Long Term Care Coverage

Addendum #1 to Spec. 07-235 for Voluntary Long Term Care Coverage for Risk Management originally to be due in our office on Wednesday, August 1, 2007 has been extended and will now be due on Wednesday, **August 8, 2007**.

Please note the following questions received:

General Employer Information:

1. What is the Tax ID number for the group?
Two groups, City of Lincoln = 47-6006256, Lancaster County=47-6006482
2. What is the original effective date of the current LTC plan? **April 1, 2005**
3. How many locations does the group have? **Many - various**

Underwriting Data requirements:

Census attached

4. Census should include the following:
 - Date of Birth (*preferred*) or age,
 - State of Residence,
 - Gender,
 - Annual Salary,
 - Marital / Partner Status,
 - Date of Hire,
 - Salary / Hourly employee
 - Current enrollment status
 - Plan Choice
 - Current premium or payroll deduction amount
 - Aetna reserve calculation

INFO Sheet attached

Other considerations:

5. Will only one Group LTC be offered exclusively? **Yes**
6. Please provide experience since inception through current. **Unknown**
7. What commissions are currently built into the Aetna rates? **Unknown**
8. In the past 12 months has the group experienced significant downsizing / restructuring? **No**
 - What percentage of employees were displaced? **N/A**
9. Percent participation in other voluntary benefits: **VARIOUS**
 - Optional Group Life _____%
 - Optional group long-term disability _____%
 - Other _____%
10. Describe any hazardous activities in which the employees are engaged: **Police, Fire, Public Works**

Employer Commitment to Enrollment:

11. What is the contemplated open enrollment timeframe for the plan (provide dates)?
At plan yr renewals, 9/1 & 1/1
12. Is the employer planning to provide the following support?
Allow the offering to be publicized via company publications, posters, company intranet, e-mail, tent cards or similar material and activity. Yes X No
Allow eligible employees to attend publicized group meetings during company time? Yes X No
Positively endorse the offering by an Officer of the Company? Yes X No
Allow sufficient time (60 – 90 days) for an LTC marketing and education campaign? Yes No
Unsure
13. How many employees are currently eligible to participate? **See attached Census**
14. How many employees are currently participating? **As far as employees who have policies, the City has 135 employees with policies and out of those 135, 38 also have policies on dependents.**
15. What efforts would the City/County expend in introducing and promoting a successful LTC proposer?
The City & County entered into an extensive education and information program during the roll out of the Aetna LTC program in April 2005 that included employee letters, post cards, posters, web site information, extensive informational and enrollment meetings, and a special open enrollment period for City and County employees. The City and County employees that are enrolled in the Aetna LTC plan will be identified and specifically offered the successful proposers plan as an option, since Aetna has already advised the City and County that they are disengaging from the LTC market.

Dated this 30th day of July, 2007.

Purchasing Department

Vince Mejer
Purchasing Agent

CITY EMPLOYEES ELIGIBLE FOR BENEFITS AS OF 7-13-07

BIRTH	04/25/1971	06/23/1966	06/04/1966	05/22/1955
DATE	09/10/1974	12/20/1957	07/13/1951	02/16/1960
-----	04/25/1951	03/23/1959	04/01/1958	11/07/1950
10/06/1950	05/24/1955	08/13/1973	02/19/1962	04/17/1975
03/16/1967	10/16/1955	09/12/1957	09/22/1964	06/27/1946
01/30/1967	03/30/1958	01/23/1961	04/29/1965	07/14/1965
10/04/1972	11/04/1958	05/03/1984	06/06/1952	03/27/1949
07/16/1963	01/11/1960	10/09/1978	02/22/1949	06/12/1955
06/04/1960	10/16/1971	10/11/1949	02/08/1952	09/28/1969
10/04/1961	04/15/1948	04/30/1951	12/25/1949	08/26/1960
02/23/1961	03/22/1974	05/27/1975	12/23/1958	03/13/1948
06/22/1943	09/08/1948	01/22/1953	02/12/1957	01/27/1949
08/25/1958	12/04/1965	11/07/1975	03/03/1952	12/23/1958
12/28/1965	04/02/1962	11/11/1955	12/27/1952	11/19/1972
09/22/1967	08/28/1971	08/31/1951	12/11/1944	04/03/1952
06/26/1975	07/08/1970	04/06/1944	06/23/1972	03/06/1948
07/30/1946	12/05/1957	05/13/1976	12/18/1960	10/05/1978
11/15/1952	09/16/1963	03/29/1961	10/02/1967	07/29/1955
02/12/1967	03/12/1951	06/25/1963	10/01/1960	05/05/1959
08/22/1951	04/23/1960	09/26/1959	01/23/1951	01/17/1979
01/21/1956	07/25/1962	02/22/1962	08/28/1960	05/03/1969
05/01/1974	11/02/1947	06/05/1950	03/23/1969	05/16/1979
02/23/1977	03/14/1968	09/05/1967	10/01/1958	07/20/1976
12/16/1968	12/13/1952	03/25/1952	02/17/1972	12/19/1966
09/08/1963	04/30/1973	02/05/1968	04/07/1946	08/31/1957
04/11/1958	11/22/1975	09/15/1964	09/19/1964	10/29/1959
02/28/1966	02/12/1953	08/02/1981	09/01/1964	01/18/1963
12/12/1958	06/06/1957	05/26/1984	06/01/1955	08/26/1960
11/21/1956	08/05/1976	05/07/1950	02/01/1968	04/11/1972
04/28/1961	04/17/1953	01/13/1949	03/23/1961	09/16/1969
10/11/1976	03/07/1964	07/19/1979	12/22/1958	12/10/1979
09/23/1938	03/11/1956	07/04/1950	08/11/1959	07/31/1958
01/01/1981	09/27/1946	04/20/1962	08/26/1984	02/28/1968
05/07/1960	04/08/1970	11/06/1964	02/07/1955	12/27/1959
09/10/1943	07/10/1948	04/05/1948	10/10/1970	02/24/1984
05/23/1953	10/14/1941	07/26/1956	03/16/1954	02/21/1951
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03/03/1972	12/03/1965	04/27/1975	10/19/1975	04/28/1954
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11/20/1949	09/29/1963	03/20/1954	10/28/1949	10/10/1951
06/30/1950	06/26/1956	04/30/1943	07/22/1950	12/26/1964
01/16/1951	04/19/1960	09/13/1969	09/15/1962	07/13/1974
04/18/1950	07/31/1947	10/22/1971	02/05/1976	10/18/1958
12/03/1956	09/03/1943	11/26/1957	10/24/1961	05/12/1966
02/01/1955	10/23/1964	04/04/1975	09/13/1956	11/07/1984

11/03/1944	02/12/1958	03/14/1957	07/03/1949	04/20/1964
06/15/1967	12/20/1946	09/19/1950	10/23/1959	07/31/1956
06/26/1967	05/19/1966	07/07/1971	07/20/1954	04/16/1980
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07/30/1964	08/26/1959	10/06/1966	05/03/1963	12/19/1960
06/25/1938	12/15/1945	01/19/1964	07/13/1961	05/25/1971
01/16/1954	08/25/1969	07/03/1958	10/12/1956	10/13/1983
08/15/1961	04/04/1975	09/15/1963	01/16/1945	11/13/1966
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05/13/1959	07/01/1976	10/16/1957	09/16/1954	02/07/1952
09/11/1982	03/06/1956	08/27/1962	08/28/1978	08/24/1950
07/29/1976	06/13/1951	01/12/1959	08/08/1972	07/25/1942
12/11/1955	04/15/1953	01/13/1961	02/22/1956	07/11/1973
09/17/1953	05/26/1980	08/30/1960	07/14/1974	11/08/1973
06/10/1948	11/24/1948	04/22/1964	06/13/1960	08/17/1959
10/28/1943	04/06/1961	12/12/1983	07/06/1950	03/01/1962
03/08/1974	05/11/1983	04/25/1957	08/04/1970	10/16/1950
08/06/1958	12/28/1942	12/09/1955	11/16/1973	09/23/1964
10/26/1944	07/18/1977	12/23/1968	09/07/1943	11/19/1947
07/25/1946	07/01/1966	09/10/1960	01/31/1965	09/07/1974

03/03/1964	10/20/1975	11/22/1978	01/18/1975	12/04/1968
12/23/1976	09/15/1980	11/21/1968	08/11/1953	11/18/1948
03/15/1957	01/02/1961	01/23/1953	12/12/1946	12/01/1980
09/02/1961	10/03/1958	09/19/1971	07/22/1947	11/03/1971
06/16/1976	02/16/1948	05/31/1966	07/11/1951	10/11/1949
07/27/1957	10/20/1946	03/23/1962	04/15/1947	06/23/1967
01/31/1964	12/06/1953	09/18/1980	05/19/1952	04/19/1958
08/18/1960	03/25/1944	10/01/1985	12/31/1968	02/15/1964
02/28/1958	10/17/1966	02/21/1955	09/17/1952	03/09/1976
12/06/1967	05/28/1953	07/23/1964	05/18/1956	05/15/1978
06/29/1960	06/01/1948	07/27/1943	06/18/1976	03/05/1966
09/11/1962	11/25/1956	11/07/1980	12/06/1968	10/24/1970
11/20/1950	10/21/1978	10/10/1980	02/08/1959	03/20/1972
10/26/1953	10/15/1968	09/27/1948	02/28/1973	01/15/1944
03/23/1978	11/14/1967	06/13/1954	03/10/1960	01/29/1976
11/09/1951	05/10/1946	01/23/1951	04/23/1962	09/14/1958
12/22/1956	03/07/1949	12/02/1962	06/05/1940	03/10/1969
06/02/1953	05/25/1956	02/21/1968	07/30/1954	06/16/1978
07/09/1951	06/28/1955	08/04/1981	12/16/1952	12/25/1974
11/19/1962	12/24/1966	04/16/1978	12/03/1974	06/09/1959
11/24/1946	10/25/1960	11/08/1979	07/28/1979	12/22/1982
06/01/1954	08/21/1973	03/31/1960	11/09/1960	08/30/1976
10/13/1972	03/18/1973	11/23/1978	07/30/1960	10/29/1970
03/31/1975	05/24/1954	05/06/1967	03/22/1972	01/11/1960
03/19/1957	04/13/1955	02/20/1952	09/22/1942	06/29/1951
03/28/1982	02/12/1967	03/02/1972	10/14/1949	08/11/1955
03/11/1947	06/19/1982	01/11/1947	10/25/1952	09/20/1974
04/19/1961	04/18/1980	06/02/1958	10/28/1963	06/21/1976
02/22/1947	10/02/1968	10/18/1960	04/23/1974	11/19/1928
05/21/1968	04/17/1958	04/01/1968	07/25/1974	03/21/1943
10/22/1967	12/01/1969	09/29/1977	02/10/1970	02/09/1956
10/04/1951	08/07/1974	07/02/1959	03/03/1977	02/01/1958
09/14/1974	02/26/1949	08/05/1965	04/10/1950	07/18/1973
11/30/1973	09/02/1959	12/19/1982	03/15/1950	01/04/1950
04/09/1949	09/24/1952	09/04/1965	02/04/1968	06/09/1980
09/22/1951	11/13/1959	02/23/1982	08/05/1966	02/29/1972
07/02/1945	09/25/1960	06/05/1961	04/23/1950	07/24/1957
01/11/1953	09/28/1953	03/02/1963	09/22/1975	10/07/1948
11/08/1953	01/05/1951	11/11/1968	01/22/1951	10/04/1945
05/07/1974	09/14/1977	08/27/1949	05/23/1972	11/27/1964
04/29/1954	12/13/1957	10/04/1950	06/13/1963	06/25/1968
05/24/1968	03/22/1950	07/21/1943	03/29/1966	11/18/1949
12/06/1950	08/02/1957	12/12/1975	04/06/1957	07/04/1944
03/30/1955	06/17/1959	04/03/1961	11/15/1957	05/05/1954
02/20/1956	11/02/1961	10/31/1945	11/11/1952	01/11/1958
04/25/1983	05/30/1957	05/13/1979	09/14/1948	04/21/1976
02/27/1947	02/18/1956	09/29/1951	09/17/1952	02/09/1954
06/02/1963	01/27/1963	03/08/1977	07/05/1957	12/12/1957
02/10/1950	08/23/1977	07/18/1975	05/20/1976	02/19/1966
10/28/1983	12/12/1948	10/11/1956	10/20/1970	08/26/1967

05/16/1976	11/04/1978	01/17/1953	05/21/1969	02/14/1975
03/15/1963	04/19/1956	05/06/1981	05/30/1952	10/02/1948
03/25/1954	07/01/1950	04/14/1952	10/10/1975	08/28/1963
07/31/1956	04/05/1949	07/30/1966	06/01/1948	12/01/1957
03/31/1966	01/11/1955	05/23/1953	02/08/1954	01/17/1983
11/03/1959	12/05/1952	02/09/1970	08/24/1954	01/29/1957
12/15/1970	09/04/1951	10/11/1953	04/20/1952	11/03/1954
04/21/1976	06/12/1965	06/27/1976	06/20/1952	04/28/1953
03/30/1965	11/15/1961	11/12/1946	10/13/1952	09/19/1965
12/09/1962	08/28/1956	12/28/1961	02/13/1952	11/26/1969
05/03/1983	05/31/1977	03/26/1973	07/11/1949	02/20/1972
12/15/1969	05/11/1979	06/24/1959	06/10/1968	02/24/1978
04/23/1956	07/15/1960	11/07/1949	01/06/1980	09/15/1952
07/26/1979	01/27/1953	08/11/1969	06/14/1960	08/05/1964
11/06/1944	04/07/1956	03/19/1976	01/12/1956	11/28/1960
04/13/1981	12/25/1959	04/08/1979	02/14/1946	08/24/1966
02/22/1978	09/10/1957	01/04/1954	10/08/1961	06/20/1972
01/31/1969	03/04/1958	07/16/1981	11/04/1959	01/24/1962
03/18/1975	02/18/1978	05/10/1972	03/12/1959	01/27/1961
04/13/1978	07/31/1974	03/22/1964	06/06/1958	01/24/1976
12/26/1940	03/05/1962	09/27/1946	04/04/1962	09/19/1946
09/09/1980	12/23/1956	03/06/1953	12/16/1950	10/06/1970
10/30/1980	11/10/1971	05/18/1972	12/31/1975	06/24/1975
10/22/1967	08/03/1966	02/12/1960	10/29/1954	04/25/1976
01/06/1976	07/13/1983	02/26/1974	11/15/1942	02/20/1966
05/19/1955	03/23/1950	06/20/1961	12/31/1949	10/08/1945
07/22/1945	08/21/1946	04/14/1960	04/26/1952	01/28/1952
07/28/1970	08/19/1982	11/15/1946	09/06/1941	03/08/1955
07/23/1960	12/21/1956	09/15/1961	06/06/1953	10/01/1955
01/24/1968	11/14/1963	07/18/1960	05/24/1967	05/11/1958
01/08/1959	08/24/1956	11/03/1948	05/21/1948	11/05/1951
06/29/1957	07/02/1976	03/28/1954	10/25/1968	03/10/1968
07/28/1956	08/03/1974	12/16/1947	11/08/1946	08/29/1953
07/31/1957	07/06/1974	02/03/1978	03/28/1964	06/20/1957
06/30/1960	09/02/1961	07/31/1971	11/21/1957	11/25/1974
07/21/1947	07/09/1963	12/12/1946	06/24/1966	09/02/1969
09/08/1948	06/11/1944	12/21/1982	10/20/1958	12/16/1978
10/13/1970	03/28/1957	05/18/1953	08/02/1949	12/09/1966
12/03/1978	06/10/1969	04/18/1954	01/02/1969	06/18/1951
05/28/1943	03/15/1967	04/21/1969	11/14/1954	10/14/1959
01/07/1961	10/24/1961	07/07/1958	12/22/1978	01/27/1963
08/18/1970	05/27/1965	08/19/1966	04/24/1951	09/10/1973
05/26/1972	10/04/1973	03/24/1972	09/26/1974	02/22/1956
03/07/1950	03/12/1961	08/09/1958	11/07/1949	04/19/1961
04/16/1947	04/08/1966	04/05/1952	08/30/1979	03/15/1978
02/02/1962	09/24/1977	12/08/1955	09/17/1961	09/03/1949
08/02/1944	08/11/1955	01/02/1957	08/09/1956	07/27/1964
06/04/1964	09/18/1946	04/01/1949	11/23/1973	01/28/1972
07/01/1957	07/15/1981	05/06/1955	04/26/1978	07/20/1957
04/24/1964	04/16/1965	01/03/1962	08/24/1941	01/10/1949

11/25/1959	04/28/1954	08/05/1964	04/18/1973	06/30/1950
10/25/1961	06/18/1942	11/22/1959	09/27/1958	04/15/1948
07/30/1981	06/29/1947	12/30/1983	08/26/1967	05/21/1959
06/01/1967	09/04/1965	08/17/1973	05/09/1954	04/10/1950
11/17/1972	11/16/1949	08/03/1980	12/18/1961	07/03/1967
11/27/1962	08/12/1957	02/01/1950	11/22/1962	06/22/1954
05/24/1962	11/09/1965	10/24/1983	10/24/1944	08/10/1961
04/23/1968	07/15/1949	07/22/1967	12/11/1965	10/22/1961
05/19/1954	12/17/1953	11/21/1981	12/17/1952	12/08/1955
01/13/1958	12/22/1964	05/05/1964	12/28/1973	03/14/1957
09/21/1948	12/07/1972	10/22/1972	01/26/1965	11/25/1949
12/31/1955	01/11/1975	08/20/1963	10/17/1961	08/13/1945
02/27/1957	02/28/1958	07/29/1961	02/02/1946	04/25/1959
04/23/1950	12/06/1971	07/27/1955	02/23/1972	05/20/1949
02/11/1960	06/01/1974	11/06/1976	08/01/1942	10/04/1971
07/16/1973	03/26/1963	03/31/1951	11/22/1961	06/29/1959
03/06/1954	03/31/1947	09/08/1957	12/06/1950	11/16/1955
01/10/1955	10/03/1976	12/04/1982	08/06/1976	08/01/1955
08/15/1954	10/31/1947	08/27/1953	06/20/1952	03/17/1956
06/22/1954	08/23/1952	07/12/1956	06/23/1964	11/02/1954
08/25/1956	09/04/1978	05/03/1978	10/25/1964	10/12/1973
02/12/1976	08/14/1965	09/28/1970	05/14/1947	03/04/1959
09/27/1968	07/21/1948	06/06/1955	05/04/1950	11/27/1977
08/19/1941	05/23/1950	09/01/1964	01/07/1954	11/30/1977
03/09/1954	12/19/1980	06/23/1947	06/18/1952	08/24/1937
12/06/1948	03/28/1979	01/01/1956	07/18/1952	05/25/1946
09/01/1950	08/02/1974	09/13/1954	11/26/1945	09/12/1963
04/17/1959	07/14/1971	06/30/1940	11/20/1964	06/08/1963
09/02/1965	08/13/1958	01/31/1970	01/18/1954	05/19/1971
10/30/1952	11/21/1960	05/23/1976	12/27/1956	09/21/1942
05/09/1978	05/09/1938	03/13/1977	12/14/1968	09/01/1972
11/12/1976	09/10/1945	01/19/1976	01/27/1980	11/17/1963
12/11/1970	07/20/1961	09/30/1968	12/08/1963	02/17/1958
08/16/1947	11/23/1958	06/29/1963	01/15/1953	07/30/1939
07/27/1957	04/04/1956	07/13/1965	07/23/1953	09/14/1973
01/28/1949	06/22/1978	07/27/1948	08/09/1950	08/28/1974
08/02/1953	12/11/1967	07/15/1963	05/17/1962	06/25/1970
03/31/1965	01/12/1981	03/20/1948	10/30/1959	07/15/1976
01/22/1951	10/12/1972	08/20/1959	12/13/1973	06/11/1957
11/30/1953	04/30/1973	09/20/1946	08/12/1970	06/28/1962
09/14/1956	03/14/1951	11/24/1966	01/22/1958	04/11/1961
07/15/1958	12/11/1970	03/04/1958	04/02/1956	04/14/1955
03/29/1951	09/21/1966	06/02/1973	12/13/1958	06/16/1972
04/16/1957	10/16/1953	07/22/1962	07/02/1962	03/13/1973
02/09/1955	06/20/1957	11/19/1979	11/16/1975	01/22/1958
12/26/1956	11/26/1950	02/03/1957	06/29/1955	03/12/1952
10/28/1950	08/17/1970	08/19/1983	06/06/1964	06/28/1963
11/11/1950	09/29/1960	11/25/1957	08/27/1949	06/30/1959
09/30/1947	12/30/1973	03/07/1960	09/26/1975	11/15/1958
03/19/1959	07/24/1952	10/05/1974	11/09/1966	11/30/1953

02/10/1971
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12/07/1944
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07/13/1956
04/26/1971
08/09/1957
04/12/1961
01/11/1982

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COUNTY EMPLOYEES ELIGIBLE FOR BENEFITS AS OF 7-13-07

BIRTH	11/29/1959	04/18/1975	10/31/1952	11/10/1978
DATE	07/23/1958	12/31/1957	07/03/1975	02/05/1944
-----	12/27/1971	03/25/1943	12/31/1948	06/29/1969
10/11/1947	04/16/1967	04/17/1972	12/10/1987	08/05/1970
07/05/1970	03/17/1966	07/22/1976	04/05/1949	08/22/1948
09/27/1959	10/12/1969	12/18/1963	05/16/1988	07/01/1972
09/10/1970	05/08/1953	04/17/1984	05/16/1988	08/26/1970
08/08/1946	07/28/1977	10/06/1942	10/28/1975	09/22/1962
01/28/1961	05/02/1957	04/21/1951	08/30/1949	02/04/1960
07/27/1947	03/27/1959	01/14/1981	05/23/1975	11/19/1981
04/09/1975	05/01/1979	01/08/1957	05/27/1958	12/25/1973
01/03/1985	12/03/1948	02/28/1964	10/28/1939	12/01/1977
11/17/1981	08/25/1971	10/07/1958	07/23/1965	04/03/1954
06/28/1941	08/03/1981	08/11/1948	09/21/1948	03/22/1967
05/18/1980	08/30/1969	10/17/1978	05/04/1951	05/08/1978
05/12/1944	09/30/1954	07/01/1967	09/04/1953	08/22/1965
11/18/1965	09/19/1974	04/01/1980	06/19/1967	02/15/1969
10/30/1976	09/20/1980	08/29/1975	06/09/1956	07/24/1947
09/09/1953	08/16/1957	07/17/1977	06/13/1954	01/10/1958
04/12/1958	03/22/1977	11/17/1971	02/02/1949	05/27/1964
01/06/1951	08/04/1945	10/29/1962	05/02/1975	11/21/1960
10/15/1953	01/22/1948	01/31/1974	11/09/1980	07/11/1972
02/16/1970	10/18/1962	05/18/1945	03/16/1970	09/28/1983
02/08/1985	09/04/1969	06/07/1966	08/05/1959	12/16/1974
10/04/1951	10/22/1967	03/25/1964	02/23/1962	11/17/1953
03/25/1955	11/05/1962	05/08/1959	09/11/1969	04/16/1965
09/01/1966	12/16/1981	08/19/1977	08/28/1944	06/04/1975
05/16/1954	03/27/1953	11/18/1982	02/11/1960	04/16/1965
12/23/1950	04/07/1945	07/24/1933	09/16/1948	12/10/1967
03/03/1978	09/12/1975	10/09/1974	07/12/1951	06/01/1976
01/14/1967	01/07/1986	02/19/1970	08/09/1986	08/11/1981
03/07/1959	09/02/1966	01/14/1952	06/25/1961	08/29/1956
01/04/1949	12/20/1978	09/03/1986	03/29/1977	10/08/1957
12/14/1981	02/16/1946	02/09/1965	02/27/1982	06/05/1974
02/05/1963	10/07/1954	08/02/1965	01/05/1944	04/28/1952
05/29/1979	04/22/1968	10/28/1941	01/12/1987	05/11/1951
01/12/1976	08/18/1949	12/11/1957	04/28/1950	09/24/1980
06/28/1948	03/25/1984	09/08/1950	12/11/1974	11/30/1963
01/20/1963	08/29/1979	11/08/1968	01/13/1960	08/15/1977
01/16/1959	09/11/1974	06/09/1965	03/28/1957	05/10/1968
11/19/1985	08/24/1958	11/30/1967	08/21/1977	12/29/1947
08/15/1969	06/10/1988	08/27/1947	08/18/1956	01/18/1963
10/20/1982	02/28/1964	07/16/1959	07/15/1976	02/21/1969
03/30/1940	07/17/1980	10/24/1941	09/04/1968	12/24/1984
09/22/1950	05/04/1948	07/27/1963	12/13/1962	06/16/1945

02/20/1963	07/04/1947	06/20/1959	08/09/1964	01/06/1975
10/05/1955	03/25/1943	01/25/1961	08/23/1958	09/26/1956
05/23/1948	02/08/1949	10/21/1965	06/10/1954	07/02/1962
09/24/1969	05/25/1989	03/13/1961	06/02/1973	12/08/1958
09/04/1961	02/15/1983	01/12/1948	01/26/1945	04/05/1966
07/19/1959	01/02/1973	08/09/1947	08/12/1950	07/06/1957
02/28/1963	11/29/1956	08/05/1954	01/02/1950	06/09/1959
02/12/1954	05/11/1968	03/03/1952	04/14/1979	09/05/1961
11/05/1969	01/03/1943	06/24/1960	07/27/1980	05/16/1970
03/27/1985	03/11/1978	01/05/1948	01/12/1960	02/13/1967
02/10/1948	11/17/1959	05/26/1965	07/29/1973	03/06/1961
07/19/1957	02/02/1963	09/08/1977	06/30/1958	08/04/1977
08/18/1971	06/01/1978	04/30/1963	11/04/1950	02/13/1980
08/01/1977	01/08/1979	05/05/1953	02/15/1980	04/07/1953
03/22/1961	10/04/1982	05/22/1947	08/10/1965	03/20/1980
12/10/1974	10/21/1957	01/09/1953	12/26/1967	10/15/1961
12/12/1951	03/02/1964	10/14/1957	09/30/1960	02/11/1959
06/01/1961	12/01/1979	12/28/1959	05/16/1948	08/18/1954
03/07/1979	06/06/1982	08/23/1953	07/07/1955	10/06/1971
02/22/1943	01/24/1951	11/29/1949	05/26/1957	02/04/1974
03/16/1966	05/18/1936	03/02/1956	04/08/1980	06/11/1950
09/01/1971	09/15/1965	01/29/1950	12/19/1947	03/17/1946
03/15/1981	09/22/1956	12/03/1970	12/12/1973	07/22/1978
12/05/1954	02/23/1948	08/02/1960	08/24/1981	04/01/1966
07/29/1952	08/06/1980	05/07/1953	11/14/1968	01/18/1960
02/15/1975	07/28/1956	07/31/1961	04/07/1944	04/26/1969
09/18/1962	09/04/1955	04/26/1976	12/13/1966	02/21/1964
10/22/1941	11/26/1985	03/15/1959	06/03/1959	09/15/1974
06/17/1982	03/03/1978	05/19/1951	03/01/1957	08/27/1973
05/21/1968	07/21/1950	08/24/1954	09/07/1958	05/11/1980
06/06/1980	09/18/1962	04/13/1937	06/03/1980	12/01/1968
12/10/1978	09/26/1956	04/27/1971	08/04/1977	01/16/1954
11/18/1963	01/05/1965	02/20/1960	04/02/1956	07/21/1957
04/30/1950	01/14/1969	10/07/1962	07/12/1955	03/07/1966
08/15/1979	10/25/1952	03/30/1964	11/16/1949	03/26/1960
12/01/1975	06/11/1950	08/14/1972	02/25/1976	10/29/1946
05/09/1961	12/21/1968	09/20/1976	12/04/1952	06/29/1982
02/17/1968	10/02/1978	08/22/1975	07/04/1949	11/03/1980
09/02/1937	12/04/1947	07/01/1945	07/27/1974	01/15/1960
03/17/1975	04/09/1973	11/06/1974	06/05/1947	10/18/1953
12/18/1956	06/29/1947	11/23/1983	08/27/1972	11/09/1953
06/16/1950	04/16/1964	10/05/1949	12/08/1950	11/07/1953
07/09/1968	04/03/1979	04/25/1977	01/05/1959	06/07/1973
07/01/1963	05/16/1973	06/07/1978	10/15/1974	10/21/1979
03/28/1971	06/30/1959	10/04/1975	12/31/1968	11/22/1980
08/13/1964	01/01/1962	02/25/1987	03/17/1951	12/28/1949
11/19/1964	03/24/1966	03/10/1966	03/14/1985	02/24/1972
04/29/1959	07/30/1968	12/29/1966	11/21/1949	09/30/1951
11/01/1981	09/12/1949	03/10/1961	04/23/1963	01/19/1949

11/26/1970	04/25/1955	11/23/1954	01/19/1942	10/07/1959
08/09/1982	07/15/1964	11/11/1950	06/30/1971	09/22/1957
10/11/1970	12/12/1959	12/26/1985	07/25/1955	03/26/1979
01/28/1952	04/28/1947	07/09/1970	09/27/1955	12/26/1980
01/26/1978	04/28/1987	12/27/1964	10/07/1947	05/27/1950
12/09/1963	08/31/1961	07/31/1957	02/01/1943	05/27/1971
04/19/1956	03/29/1959	09/10/1981	03/18/1952	08/17/1960
12/04/1962	08/26/1984	08/05/1947	09/21/1954	01/28/1970
06/12/1940	06/28/1948	08/11/1967	01/26/1968	01/16/1977
11/03/1981	10/26/1982	11/26/1985	03/15/1959	10/14/1950
05/26/1958	01/14/1947	08/05/1978	10/08/1957	02/15/1965
05/06/1952	12/29/1967	11/27/1961	10/22/1957	11/03/1982
04/15/1967	06/03/1953	07/30/1952	02/23/1944	08/13/1974
05/21/1963	08/28/1978	01/17/1978	05/02/1962	06/30/1963
03/13/1935	02/27/1969	11/15/1947	04/04/1972	11/17/1977
11/28/1966	03/17/1956	10/02/1942	04/14/1966	06/07/1955
12/29/1950	09/26/1957	05/05/1938	09/01/1949	07/29/1966
02/09/1974	03/30/1951	12/19/1947	09/27/1963	02/07/1956
04/10/1974	09/08/1983	12/26/1963	11/05/1960	10/06/1979
09/24/1950	10/21/1958	09/04/1969	03/28/1960	08/09/1945
09/04/1952	09/28/1972	09/02/1946	08/28/1980	04/13/1964
08/16/1967	04/16/1976	05/06/1969	08/19/1961	08/01/1970
06/28/1956	07/30/1957	02/03/1982	05/27/1985	08/22/1946
09/07/1952	07/06/1962	03/26/1953	12/28/1951	09/29/1988
08/05/1982	08/06/1953	07/12/1983	07/12/1947	08/30/1964
01/12/1955	06/21/1981	01/24/1946	01/05/1951	05/08/1967
04/24/1958	12/27/1970	09/25/1972	02/24/1977	08/10/1965
11/25/1963	04/01/1982	09/27/1976	02/22/1976	06/09/1930
06/13/1976	02/19/1969	06/04/1969	12/02/1969	01/02/1961
01/11/1968	06/04/1975	08/10/1961	05/15/1951	05/13/1962
08/15/1979	02/26/1946	12/23/1963	09/01/1977	03/24/1984
06/03/1980	03/29/1966	12/20/1963	07/07/1945	05/18/1944
09/19/1969	12/16/1974	10/30/1967	11/16/1951	08/03/1943
06/29/1983	12/04/1950	02/12/1977	11/20/1958	01/30/1972
12/03/1945	11/07/1962	12/14/1973	11/13/1983	11/26/1973
11/26/1981	11/11/1970	05/24/1957	03/29/1951	03/23/1962
03/26/1944	01/07/1959	09/12/1975	01/10/1966	02/19/1975
04/27/1984	03/24/1972	12/07/1977	10/10/1971	09/10/1969
07/27/1954	03/24/1955	04/23/1983	09/18/1977	09/12/1963
12/02/1970	08/01/1984	08/11/1960	02/10/1980	02/20/1971
05/05/1963	03/27/1961	05/25/1956	06/29/1959	08/14/1943
02/22/1952	11/24/1956	11/05/1955	02/09/1983	12/27/1977
12/05/1975	06/12/1964	02/11/1946	07/17/1968	05/13/1972
05/04/1954	06/03/1968	03/17/1941	06/11/1971	06/12/1979
07/22/1950	06/08/1984	07/18/1977	05/19/1955	04/05/1934
10/22/1966	12/29/1953	11/26/1961	09/17/1968	11/24/1961
02/18/1974	03/06/1960	12/09/1983	09/05/1949	08/21/1954
12/03/1978	01/28/1967	12/18/1947	03/20/1965	04/10/1979
12/21/1960	03/04/1950	07/16/1961	05/27/1950	06/14/1946

04/07/1970	08/28/1970	07/16/1980	07/21/1983	11/20/1958
10/21/1946	11/25/1957	04/05/1956	02/02/1959	01/20/1971
09/05/1955	03/13/1947	11/03/1947	11/20/1968	12/28/1983
05/02/1981	07/08/1955	10/26/1954	11/18/1948	11/08/1971
09/30/1949	04/25/1962	01/10/1983	11/20/1974	07/22/1971
11/25/1983	04/12/1956	04/24/1973	03/15/1961	10/17/1967
07/29/1965	01/19/1953	02/07/1944	10/07/1960	09/08/1980
03/01/1941	11/01/1974	03/31/1950	11/09/1958	04/06/1949
06/06/1978	03/13/1976	01/18/1975	04/12/1982	03/05/1951
02/08/1965	11/28/1972	11/30/1950	02/02/1963	09/23/1956
03/14/1960	04/07/1955	09/04/1978	02/21/1973	01/16/1978
01/14/1966	06/20/1955	10/27/1961	03/08/1974	06/18/1943
06/19/1976	06/14/1976	03/06/1955	02/21/1952	05/26/1979
08/23/1979	05/25/1964	01/25/1976	10/10/1967	03/10/1980
09/01/1967	11/20/1941	03/04/1975	06/02/1958	03/03/1976
06/24/1983	04/27/1971	02/13/1957	05/31/1979	07/09/1955
08/26/1967	06/22/1969	10/03/1973	01/14/1972	09/03/1952
03/02/1970	12/02/1971	03/11/1984	01/03/1954	05/17/1953
01/28/1944	04/28/1987	06/09/1954	02/02/1961	10/22/1975
08/25/1968	12/27/1951	05/19/1960	03/15/1956	05/16/1956
02/16/1982	06/25/1968	09/13/1976	05/04/1947	08/21/1967
01/03/1978	02/19/1968	09/09/1955	08/26/1979	08/18/1977
12/06/1955	08/14/1941	10/14/1956	01/13/1974	02/07/1966
03/22/1958	03/24/1945	07/18/1951	12/02/1971	03/17/1960
08/15/1944	06/09/1965	09/12/1986	06/01/1965	06/27/1972
12/02/1966	09/08/1966	01/21/1976	09/17/1971	12/19/1958
05/11/1955	12/23/1976	04/24/1964	05/23/1953	01/29/1949
12/13/1962	07/24/1973	10/06/1964	07/13/1978	08/07/1966
07/04/1960	04/19/1985	08/30/1983	10/25/1954	06/18/1951
09/20/1956	10/26/1983	01/15/1983	05/05/1959	07/07/1976
01/26/1984	07/22/1972	04/04/1966	05/02/1969	07/10/1940
03/06/1979	12/26/1983	09/10/1965	03/18/1969	12/17/1946
05/14/1979	11/17/1955	05/24/1953	04/18/1959	04/10/1982
01/07/1962	02/26/1971	08/14/1970	09/27/1966	01/11/1956
07/04/1969	01/20/1969	10/22/1961	04/14/1980	02/04/1956
07/05/1969	02/17/1963	07/12/1976	04/12/1961	06/28/1945
06/11/1971	10/10/1960	09/15/1974	09/19/1954	11/20/1953
02/01/1951	03/12/1948	12/07/1962	02/05/1981	03/25/1979
05/05/1979	11/16/1961	10/12/1952	04/12/1952	12/24/1973
02/14/1948	11/02/1961	07/25/1949	01/31/1957	07/12/1973
10/23/1958	11/27/1976	04/15/1977	06/22/1957	10/10/1950
07/09/1967	09/15/1972	08/09/1951	04/27/1956	10/13/1968
03/05/1957	11/28/1962	01/26/1981	02/07/1978	09/21/1972
12/13/1958	01/22/1956	09/30/1985	12/20/1960	04/21/1975
02/16/1958	06/05/1966	09/19/1987	07/15/1984	10/02/1955
06/19/1962	08/03/1958	01/03/1979	06/22/1964	03/04/1975
04/09/1957	07/16/1985	09/21/1950	06/09/1970	02/21/1959
07/01/1976	01/14/1982	07/29/1952	12/21/1940	12/04/1977
04/13/1957	01/27/1950	09/07/1983	03/25/1975	06/14/1956

01/03/1979	06/14/1975	09/08/1954	04/04/1974	01/29/1945
05/28/1939	01/03/1979	10/01/1944	11/27/1957	10/09/1960
03/07/1970	10/31/1951	11/16/1955	03/21/1954	05/03/1956
04/13/1981	03/25/1956	07/23/1950	01/25/1965	08/06/1946
02/28/1962	12/26/1960	10/17/1954	07/09/1956	10/16/1975
06/07/1959	04/26/1939	07/28/1964	04/28/1977	05/02/1986
04/24/1963	05/21/1952	08/19/1954	07/11/1969	01/29/1953
04/08/1952	03/19/1977	12/31/1968	08/28/1984	10/22/1953
03/13/1957	02/06/1949	12/19/1976	06/08/1957	02/11/1974
08/29/1938	01/21/1964	07/09/1946	10/29/1954	05/28/1986
11/02/1953	06/22/1952	03/09/1984	05/18/1949	10/24/1945
08/20/1960	06/03/1947	03/21/1968	02/04/1965	06/28/1947
10/24/1949	01/02/1962	08/24/1968	05/24/1974	03/19/1969
05/09/1934	05/05/1959	09/27/1971	05/28/1973	11/04/1975
07/18/1948	09/09/1949	10/01/1948	07/04/1948	06/14/1968
08/29/1955	02/03/1958	01/18/1977	07/19/1973	11/06/1950
08/23/1982	09/28/1971	06/28/1966	11/17/1959	09/05/1980
07/30/1971	04/25/1977	01/18/1955	03/02/1964	07/20/1961
06/18/1953	09/27/1964	06/16/1981	02/20/1974	07/10/1985
07/26/1948	01/28/1967	04/24/1941	08/23/1972	06/17/1982
03/15/1962	02/22/1952	03/08/1956	06/26/1963	08/06/1961
08/06/1970	11/18/1982	01/27/1966	12/02/1965	10/21/1977
02/16/1978	09/12/1947	04/18/1958	04/22/1958	12/08/1968
10/27/1982	02/18/1984	11/28/1951	02/11/1983	11/17/1958
05/05/1959	09/08/1967	05/20/1980	02/14/1978	01/03/1978
01/03/1982	08/03/1961	08/09/1962	07/25/1961	=====
07/18/1971	02/21/1942	11/11/1942	09/14/1946	1,178
10/06/1957	10/30/1947	09/09/1953	11/13/1975	
03/17/1962	01/22/1979	05/23/1984	12/28/1929	
04/20/1960	04/08/1957	12/28/1976	03/13/1960	
07/24/1980	01/21/1960	09/18/1980	03/18/1968	
12/02/1957	06/13/1975	12/05/1942	03/13/1956	
05/20/1963	09/06/1974	11/01/1969	02/16/1982	
11/19/1972	07/05/1954	02/03/1951	07/05/1973	
08/09/1963	05/06/1983	12/18/1979	10/05/1977	
12/01/1944	09/24/1959	09/16/1954	02/11/1969	
07/29/1955	02/07/1987	04/19/1961	03/08/1968	
08/14/1951	05/01/1962	01/05/1971	01/28/1979	
09/08/1959	06/25/1958	07/18/1954	03/18/1982	
01/03/1935	12/03/1988	06/01/1948	09/18/1957	
12/28/1951	09/26/1956	02/19/1967	09/24/1963	
07/11/1970	10/30/1951	10/26/1942	01/15/1939	
09/14/1947	01/08/1961	08/23/1981	12/27/1966	
07/19/1961	11/28/1943	11/21/1971	11/03/1969	
10/18/1956	06/18/1959	10/27/1970	10/14/1952	
02/06/1954	03/05/1954	05/05/1972	10/10/1967	
11/02/1953	11/29/1946	11/23/1982	07/26/1952	
01/31/1964	08/18/1956	03/12/1952	05/01/1979	
03/23/1957	12/07/1979	08/28/1944	07/02/1958	

What Is Long-Term Care?

Long-Term Care (LTC) is what an individual needs when he or she requires regular assistance with day-to-day functions like bathing, eating and/or dressing or supervision due to cognitive impairment. LTC insurance helps pay for care at home, in an adult day care center, assisted living facility, nursing home or hospice — it's your choice.

Why Long-Term Care Insurance?

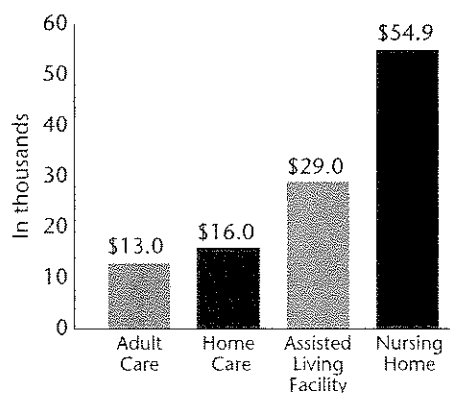
With today's enhanced longevity, a growing number of Americans "live, get sick, progressively lose function, and then die."** When this happens, we not only lose the freedom to care for ourselves, we may be forced to completely deplete a lifetime of savings unless specific LTC insurance is part of our personal financial plan for protection of assets when we grow older.

*Aetna Chairman & CEO and gerontologist
Dr. John W. Rowe, author of *Successful Aging*.

Top Ten Conditions Requiring Long-Term Care

Source: Aetna, LTC Claim History 1/02

LTC Costs Can Be Devastating
National Average Costs (annual)



Source: GE LTC Survey, 3/02; American Council of Life Insurers, 4/00

1. Alzheimer's disease, related dementia
2. Cancer
3. Stroke
4. Parkinson's disease, other neurological conditions
5. Arthritis
6. Heart attack
7. Other injuries (fractures)
8. Emphysema, other respiratory diseases
9. Diabetes
10. Mental, nervous, other Alzheimer's related conditions



Where Will the Money Come From?

Long-Term Care is:

- NOT covered by your medical program.
- NOT covered by disability insurance.
- NOT covered by Medicare to any substantial degree.
- NOT covered by Medicaid unless one's assets have been reduced to the poverty level.

Did you know that an accident or illness can cause you or a family member to need long-term care at any age?



City of Lincoln and Lancaster County

Aetna Group Long Term Care Insurance Benefits Summary – Service Reimbursement Plan

The City of Lincoln and Lancaster County is sponsoring a long-term care insurance plan underwritten by one of the industry's top carriers - Aetna Life Insurance Company. The chart below outlines some of this Service Reimbursement plan's benefits and features. For term definitions and more information, please visit www.aetna.com/group/lincolnlancaster or call 1-800-537-8521 to speak to a Long Term Care Specialist.

Who's Eligible	Regular employees with the City of Lincoln working a minimum of 30 hours per week/regular employees of Lancaster County working a minimum of 20 hours per week, and their spouses, adult children (minimum age 20), parents, parents-in-law, grandparents, and grandparents-in-law. All eligible employees must be actively at work on the effective date to be covered under this plan. Retirees, their spouses, adult children (minimum age 20), and surviving spouses are also eligible.
Enrollment Period Guidelines	<ul style="list-style-type: none"> ➤ Active employees (not already eligible for claim) who enroll during the special enrollment may do so without providing proof of good health. ➤ Newly eligible (new hires) employees may enroll within 31 days of eligibility – without proof of good health. ➤ Employees who are late applicants (who are no longer new hires or who are not enrolling during a specially designated, non-underwritten enrollment period) may enroll <u>anytime</u> and will be required to complete a medical questionnaire and must be approved by Aetna. ➤ Spouses, parents, parents-in-law, grandparents and grandparents-in-law of employees may enroll <u>anytime</u> and will be required to complete a medical questionnaire and must be approved by Aetna. ➤ Retirees, spouses, and surviving spouses may enroll <u>anytime</u> and will be required to complete a medical questionnaire and must be approved by Aetna. ➤ Adult children of employees/retirees and spouses may enroll <u>anytime</u> and will be required to complete a medical questionnaire and must be approved by Aetna.
Spousal Discount	<i>There is a 10% discount in premiums if both the employee/retiree and spouse enroll.</i>
Rates and Method of Payment	Employees will make after-tax payroll deductions for themselves and their spouses. All others are billed directly by Aetna.
Daily Benefit Amount (DBA)	You choose a Daily Benefit Amount (DBA) of \$100, \$150, and \$200, or select anywhere from \$100 to \$350 in \$1 increments. The plan will reimburse you for expenses incurred up to a certain percentage of your DBA (see Expenses Covered). The DBA is the maximum amount of coverage your plan can provide you each day.
How You Qualify for Benefits	You qualify for claim if a licensed health care practitioner certifies that you are unable to perform at least two of six activities of daily living: bathing, dressing, eating, transferring, toileting, continence (for at least 90 days) or have a severe cognitive impairment (like Alzheimer's). You must also submit a claim form. Aetna decides when a qualifying loss of functional capacity occurs and may consider information from the covered person, his or her attending physician and other health care providers. Aetna reserves the right to continue to evaluate claims following initial approval.
Single Waiting (Deductible) Period of 90 Days	In order to receive benefits, only one consecutive 90-day waiting (deductible) period needs to be met, regardless of how often and for what reason you qualify for claim. The waiting period helps keep plan rates affordable.
Premiums Waived When in Claim	After the 90-day waiting period, premiums are waived. You pay no premiums while you receive benefits.
Restoration of Benefits	Your total Lifetime Maximum Benefit is restored to its original value when you recover and resume premium payments.
Voluntary Inflation Protection Increase	(Voluntary Increase) If you choose to include this feature in your LTC plan, you may increase your coverage every three years without proof of good health to help keep pace with the rising cost of long-term care. You may increase your coverage through this feature even if you are in claim as long as you have not turned down a previous offer.
(Optional) Return of Contributions (ROC) Feature	<p>If you die while paying premiums, a named beneficiary will receive 100% of premiums you have paid for LTC. However, the following rules apply:</p> <ul style="list-style-type: none"> ▪ For employees, the amount of the refund is reduced by 10% starting at the later of age 65 or retirement. ▪ For all other enrollees, the amount of the refund is reduced by 10% starting at age 65. <p>The reduction will result in no benefit being payable nine years after reduction begins. If you are receiving benefits at the time of your death, no ROC is payable.</p>
30-Day Free Look	Your premiums will be refunded if you cancel your plan within 30 days of receiving your Certificate of Coverage booklet.

City of Lincoln and Lancaster County

Aetna Group Long Term Care Insurance Benefits Summary – Service Reimbursement Plan

The City of Lincoln and Lancaster County is sponsoring a long-term care insurance plan underwritten by one of the industry's top carriers - Aetna Life Insurance Company. The chart below outlines some of this Service Reimbursement plan's benefits and features. For term definitions and more information, please visit www.aetna.com/group/lincolnlancaster or call 1-800-537-8521 to speak to a Long Term Care Specialist.

Expenses Covered	<p>The plan will reimburse you for bills submitted for covered expenses up to a percentage of your Daily Benefit Amount (DBA).</p> <table> <tr> <td>Nursing Home or Hospice Facility Care:</td><td>Actual Expenses up to 100% of DBA.</td></tr> <tr> <td>Assisted Living Facility Care:</td><td>Actual Expenses up to 100% of DBA.</td></tr> <tr> <td>Adult Day Care:</td><td>Actual Expenses up to 50% of DBA.</td></tr> <tr> <td>Hospice Care:</td><td>Actual Expenses up to 50% of DBA.</td></tr> <tr> <td>Home Health Care:</td><td>Actual Expenses up to 50% of DBA.</td></tr> <tr> <td>Community Based Care:</td><td>Actual Expenses up to 50% of DBA.</td></tr> <tr> <td>Alternate Care:</td><td>Actual Expenses up to 50% of DBA.</td></tr> <tr> <td>Bed Reservation:</td><td>100% of your DBA for 21 days per calendar year to hold the bed in a nursing facility.</td></tr> </table>	Nursing Home or Hospice Facility Care:	Actual Expenses up to 100% of DBA.	Assisted Living Facility Care:	Actual Expenses up to 100% of DBA.	Adult Day Care:	Actual Expenses up to 50% of DBA.	Hospice Care:	Actual Expenses up to 50% of DBA.	Home Health Care:	Actual Expenses up to 50% of DBA.	Community Based Care:	Actual Expenses up to 50% of DBA.	Alternate Care:	Actual Expenses up to 50% of DBA.	Bed Reservation:	100% of your DBA for 21 days per calendar year to hold the bed in a nursing facility.
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Bed Reservation:	100% of your DBA for 21 days per calendar year to hold the bed in a nursing facility.																
Additional Covered Expenses	<p>Additional benefits that <u>do not</u> deduct from the Lifetime Maximum:</p> <table> <tr> <td>Transitional Care:</td><td>One time payment equal to up to 3 times your DBA.</td></tr> <tr> <td>Informal Care:</td><td>25% of your DBA for up to 50 days per calendar year.</td></tr> <tr> <td>Informal Care Giver Training:</td><td>One payment per claim equal to cost of training; up to 3 times your DBA.</td></tr> <tr> <td>Respite Care:</td><td>50% of your DBA for up to 21 days per calendar year.</td></tr> </table>	Transitional Care:	One time payment equal to up to 3 times your DBA.	Informal Care:	25% of your DBA for up to 50 days per calendar year.	Informal Care Giver Training:	One payment per claim equal to cost of training; up to 3 times your DBA.	Respite Care:	50% of your DBA for up to 21 days per calendar year.								
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Choice of Lifetime Maximum Benefit Amount	<p>You may select a 3, 5 or 7 year Lifetime Maximum Benefit. Your Lifetime Maximum Benefit is determined by multiplying the number of days in 3, 5 or 7 years by your Daily Benefit Amount (DBA).</p> <p>To determine the <i>total amount</i> of money that your coverage provides; i.e. "Lifetime Maximum Benefit":</p> <ol style="list-style-type: none"> 1. Multiply the DBA you select by 365 (days in a year) 2. Multiply that result by the number of years your plan is based on (3, 5 or 7 years). <p>Based on when and where you receive care, your Lifetime Maximum Benefit could be paid out in a minimum of 3, 5 or 7 years or in a <i>much longer</i> period of time.</p> <p><i>Example on Calculating the Lifetime Maximum Benefit:</i> DBA = \$200 Lifetime Maximum Benefit is based on 5 years. Therefore, your total lifetime Maximum Benefit is: $\\$200 \times 365 = \\$73,000 \times 5 \text{ years} = \\$365,000$.</p>																
Leave Your Job and Continue Coverage	<p>If you leave your current employer you can continue your coverage at the same group rate by paying premiums directly to Aetna.</p>																
Choices to Make	<ol style="list-style-type: none"> 1. Tailor your LTC Plan. Choices to make: <ul style="list-style-type: none"> ⇒ Select your Daily Benefit Amount. (You may choose from of \$100, \$150, and \$200, or select any amount from \$100 to \$350 in \$1 increments.) ⇒ Select your Lifetime Maximum Benefit (3, 5 or 7 years). ⇒ Determine if you wish to include the 'Return of Contributions' feature. 2. Forms to Complete: <ul style="list-style-type: none"> ➢ If you are an employee enrolling during the special enrollment period or if you are a new employee enrolling within your first 31 days of eligibility, please complete the one page "<u>Employee Enrollment Form</u>." ➢ If you are a spouse of an employee or if you are an employee enrolling after the special enrollment or after 31 days of eligibility, please complete the "<u>Employee (Late Applicant) and Spouse of an Employee Long Term Care Medical Questionnaire/Enrollment Form</u>." ➢ All others must complete the "<u>Group Long Term Care Insurance Medical Questionnaire/Enrollment</u>" form. ➢ EVERYONE MUST complete the "<u>Long Term Care Insurance Personal Worksheet</u>" including the <u>Disclosure Statement</u> portion of the worksheet in order for your enrollment form to be processed. 3. Please return all form(s) directly to Aetna. 																

For more information please visit www.aetna.com/group/lincolnlancaster or call 1-800-537-8521 to speak to an Aetna Long Term Care Specialist.

**City of Lincoln and Lancaster County
Long Term Care Monthly Rates
5-Year Lifetime Maximum
No Return of Contributions***

Age	\$100 Daily Benefit Amount	\$150 Daily Benefit Amount	\$200 Daily Benefit Amount	Age	\$100 Daily Benefit Amount	\$150 Daily Benefit Amount	\$200 Daily Benefit Amount
20	\$3.80	\$5.70	\$7.60	56	\$46.90	\$70.35	\$93.80
21	\$3.90	\$5.85	\$7.80	57	\$51.40	\$77.10	\$102.80
22	\$4.10	\$6.15	\$8.20	58	\$56.20	\$84.30	\$112.40
23	\$4.40	\$6.60	\$8.80	59	\$61.70	\$92.55	\$123.40
24	\$4.70	\$7.05	\$9.40	60	\$67.50	\$101.25	\$135.00
25	\$4.90	\$7.35	\$9.80	61	\$74.30	\$111.45	\$148.60
26	\$5.40	\$8.10	\$10.80	62	\$81.70	\$122.55	\$163.40
27	\$6.00	\$9.00	\$12.00	63	\$90.30	\$135.45	\$180.60
28	\$6.50	\$9.75	\$13.00	64	\$99.90	\$149.85	\$199.80
29	\$7.00	\$10.50	\$14.00	65	\$108.60	\$162.90	\$217.20
30	\$7.60	\$11.40	\$15.20	66	\$120.10	\$180.15	\$240.20
31	\$8.30	\$12.45	\$16.60	67	\$133.50	\$200.25	\$267.00
32	\$8.90	\$13.35	\$17.80	68	\$144.30	\$216.45	\$288.60
33	\$9.70	\$14.55	\$19.40	69	\$156.70	\$235.05	\$313.40
34	\$10.50	\$15.75	\$21.00	70	\$170.30	\$255.45	\$340.60
35	\$11.30	\$16.95	\$22.60	71	\$185.70	\$278.55	\$371.40
36	\$12.00	\$18.00	\$24.00	72	\$202.90	\$304.35	\$405.80
37	\$12.90	\$19.35	\$25.80	73	\$222.10	\$333.15	\$444.20
38	\$13.70	\$20.55	\$27.40	74	\$243.50	\$365.25	\$487.00
39	\$14.60	\$21.90	\$29.20	75	\$267.20	\$400.80	\$534.40
40	\$15.70	\$23.55	\$31.40	76	\$293.90	\$440.85	\$587.80
41	\$16.70	\$25.05	\$33.40	77	\$323.70	\$485.55	\$647.40
42	\$17.70	\$26.55	\$35.40	78	\$356.20	\$534.30	\$712.40
43	\$18.90	\$28.35	\$37.80	79	\$391.00	\$586.50	\$782.00
44	\$19.90	\$29.85	\$39.80	80	\$426.00	\$639.00	\$852.00
45	\$21.20	\$31.80	\$42.40	81	\$457.30	\$685.95	\$914.60
46	\$22.40	\$33.60	\$44.80	82	\$487.40	\$731.10	\$974.80
47	\$23.90	\$35.85	\$47.80	83	\$520.30	\$780.45	\$1,040.60
48	\$25.60	\$38.40	\$51.20	84	\$549.80	\$824.70	\$1,099.60
49	\$27.30	\$40.95	\$54.60	85	\$575.20	\$862.80	\$1,150.40
50	\$29.10	\$43.65	\$58.20	86	\$603.40	\$905.10	\$1,206.80
51	\$31.20	\$46.80	\$62.40	87	\$627.30	\$940.95	\$1,254.60
52	\$33.20	\$49.80	\$66.40	88	\$647.00	\$970.50	\$1,294.00
53	\$36.20	\$54.30	\$72.40	89	\$663.40	\$995.10	\$1,326.80
54	\$39.50	\$59.25	\$79.00	90+	\$673.90	\$1,010.85	\$1,347.80
55	\$42.90	\$64.35	\$85.80				

***For additional rates and more information, please visit www.aetna.com/group/lincolnlancaster
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